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AXA-Equitable
ConnectiCare
Department of Economic &
Community Development
GlobeOp Financial
The Hartford Financial
Services Group
Hartford Steam Boiler
Inspection & Insurance
Company/AIG
ING Group
InSource, LLC
Insurity
KPMG
MassMutual
MetLife
MetroHartford Alliance
NewAlliance Bank
Northeast Utilities
People's United Bank
The Phoenix Companies
PricewaterhouseCoopers
Prudential
Savings Bank Life
Insurance
Sovereign Bank
Sun Life Financial
TD Banknorth
Travelers Companies
UBS Wealth Management
UnitedHealth
Group/Uniprise
United Illuminating
Webster Bank
XL Insurance

Statement on Behalf of
Connecticut's Insurance and Financial Services Cluster
Regarding
House Bill 5172: An Act Establishing the Connecticut
Healthy Steps Program

Insurance and Real Estate Committee

February 5, 2009

The Connecticut Insurance & Financial Services Cluster generally supports the concepts of the raised bill, An Act Establishing the Connecticut Healthy Steps Program.

No one disputes that true health care reform has to be affordable, has to include components that improve the quality of health for our residents, must be accessible to all, and must support technological advancements in electronic data collection and accessibility. However, how we get there seems to be the focus of debate under health care reform.

True reform must begin and end as a partnership between the health care companies that hold the provisions of health insurance as their core competency and the consumer who benefits. This progress cannot be achieved through a single-payer or pooling system which is managed by a third party- a state government.

The Healthy Steps proposal begins to develop a specific approach for health care reform. There is a focus to build healthy lifestyles; to formalize the utilization of tax credits as incentives for employers; to drive for more affordability; to study the impact of mandates on private employer's premiums and to define eligibility for individual insurance.

Please consider allowing recommendations of the Healthy Steps Program to act as the infrastructure for cost and quality health care reform in Connecticut.

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